

46. (Amended) A card customizing apparatus for customizing a card adapted for insertion into a card reader that communicates with a computer device, said card comprising selectable indicia on a surface of the card, and a storage device storing memory references relating to an external memory device, the memory references being associated with the indicia wherein selection of one of the indicia while the card is inserted into the reader causes accessing of corresponding data stored in the external memory device, using the memory reference associated with the selected indicium, said apparatus comprising:

a processor configured to write said memory references into the storage device of said card.

47. (Amended) A card customizing apparatus according to claim 46, wherein the memory references are inputted from a keyboard.

48. (Amended) A card customizing apparatus according to Claim 46, wherein said card storing the memory references is printed by a writer device that is connected to said card customizing apparatus.

49. (Cancelled)

50. (Amended) A card adapted for insertion into a card reader that communicates with a computer device, said card comprising:

selectable indicia on a surface of the card; and

2
1

a storage device storing memory references relating to a memory device external to said card, the memory references being associated with the indicia; wherein selection of one of the indicia while the card is inserted into the reader causes accessing of corresponding data stored in the external memory device, using the memory reference associated with the selected indicium.

51. (Amended) A card according to Claim 50, wherein said card reader obtains said selected memory reference dependent upon selection of said one indicium and sends said selected memory reference to said computer device.

52. (Cancelled)

3
1

53. (Amended) A card according to Claim 50, wherein said computer device receives said selected memory reference from said card via said card reader and communicates with said external memory device over a communications network using said selected memory reference to access said corresponding data.

54. (Cancelled)

14

55. (Amended) A card reader for a card, said card reader communicating with a computer device, said card being configured for insertion into said card reader, and wherein said card has indicia formed on a surface thereof, said card reader comprising:

14
1011x

a processor for (i) obtaining from a storage device on said card a memory reference that is associated with a selected one of the indicia of said card, and (ii) sending said memory reference to the computer device to thereby cause accessing of corresponding data in a memory device external to the card.

56. (Amended) A card reader according to Claim 55, wherein the data is obtained from the external memory device over a communication network.

57. (Cancelled)

58. (Cancelled)

59. (Cancelled)

60. (Amended) A card reader according to Claim 55, wherein said computer device is a set top box having an application to provide a service.

13
1

61. (Unchanged From Previous Version) A card reader according to Claim 60, wherein said application is loaded on said set top box.

62. (Amended) A card reader according to Claim 56, wherein said external memory device is a server over the network.

63. (Cancelled)

64. (Amended) A computer device for communicating with a card reader that receives a card, said computer device communicating with a memory device external to the card, said card having indicia formed thereon, said computer device comprising:

a processor for receiving from said card reader a memory reference that is (i) stored in a storage device on said card and is associated with a selected one of the indicia and (ii) is used in said computer device to thereby cause accessing of corresponding data in the external memory device.

65. (Cancelled)

66. (Amended) A computer device according to Claim 64, wherein said card reader reads said memory reference from said card and sends said memory reference to said computer device that communicates with the external memory device over a communications network to thereby access said data.

67. (Cancelled)

68. (Cancelled)

69. (Cancelled)

70. (Cancelled)

71. (Cancelled)

72. (Cancelled)

73. (Cancelled)

74. (Cancelled)

75. (Cancelled)

76. (Amended) A card customizing method for customizing a card to be used in a card reader, said card having indicia formed on a surface thereof, and said card reader communicating with a computer device that communicates with a memory device external to the card; said method comprising the steps of:

writing memory references relating to the external memory device, said memory references being associated with said indicia and being used in the computer device to thereby access corresponding data from the external memory device, wherein said memory references are written into a memory of said card.

77. (Amended) A computer program to be executed in a card customizing apparatus for customizing a card to be used in a card reader, said card having

indicia on a surface thereof, and said card reader communicating with a computer device which communicates with a memory device external to said card, said program comprising:

code to write memory references relating to the external memory device, said memory references being associated with said indicia and being used in the computer device to thereby access corresponding data in the external memory device, wherein said memory references are written into a memory of said card

78. (Amended) A method in a computer device for communicating with a card reader that receives a card, said card having indicia formed on a surface thereof, said computer device communicating with a memory device external to said card; said method comprising the steps of:

receiving from said card reader a memory reference that is stored in a storage device on said card and is associated with a selected one of the indicia and is used in said computer device to thereby access corresponding data in the external memory device.

79. (Amended) A computer program to be executed in a computer device for communicating with a card reader that receives a card, said computer device communicating with a memory device external in the card, said card having indicia formed on a surface thereof, said program comprising:

code to receive from said card reader a memory reference that is stored in a storage device on said card and is associated with a selected one of the indicia and is used

in said computer device to thereby access corresponding data from the external memory device.

80. (Amended) A method for accessing a memory device via a communication network by a computer device that communicates with a card reader, said card reader being configured to receive a card that has indicia formed on a surface thereof, said method comprising the steps of:

communicating between the memory device which is external to the card and said computer device based on a memory reference associated with a selected one of the indicia, said memory reference being sent from a storage device on said card via said card reader to said computer device; and

providing dependent upon the memory reference data to said computer device via said communication network.

81. (Amended) A computer program executable to access a memory device via a communication network by a computer device that communicates with a card reader, said card reader being configured to receive a card that has indicia formed on a surface thereof, said program comprising:

code to communicate between the memory device which is external to the card and said computer device based on a memory reference associated with a selected one of the indicia, said memory reference being sent from a storage device on said card via said card reader to said computer device; and

13.014
code to provide dependent upon the memory reference, corresponding data from the external memory device to said computer device via said communication network.

Please add Claims 82 to 114, as follows:

82. (New) A card adapted for insertion into a card reader that communicates with a computer device that communicates with a memory device external to the card over a network, said card comprising;

selectable indicia on a surface of the card; and

a storage device storing memory references relating to the external memory device, the memory references being associated with the indicia; wherein

selection of one of the indicia, while the card is inserted into the reader, provides a service based upon data stored in the external memory device, said data being referenced by use of the memory reference associated with the selected indicium.

83. (New) A card reader for a card, said card reader communicating with a computer device that communicates with a memory device external to the card over a network, said card being adapted for insertion into said card reader, said card comprising selectable indicia on a surface of the card, and a storage device for storing memory references relating to the external memory device, the memory references being associated with the indicia, said card reader comprising:

a processor adapted for (i) obtaining, while the card is inserted into the reader and upon selection of one of the indicia, a memory reference associated with the selected indicium, and (ii) sending the memory reference to said computer device to thereby obtain a service based upon data stored in the external memory device, said data being referenced by use of the memory reference associated with the selected indicium.

84. (New) A computer device for communicating with a memory device over a network, and for communicating with a card reader that receives a card, said memory device being external to the card, said card comprising (i) selectable indicia on a surface of the card, and (ii) a storage device for storing memory references relating to the external memory device, the memory references being associated with the indicia, said computer device comprising:

a processor for (i) receiving from said card reader, while the card is inserted into said reader, and upon selection of one of the indicia, a memory reference associated with the selected indicium, and (ii) receiving a service based upon data stored in the external memory device, said data being referenced by use of the memory reference associated with the selected indicium.

85. (New) A system comprising:

a set top box connected to the Internet;

a card reader having a transparent touch sensitive membrane through which a plurality of indicia of an inserted card are visible, said card reader being adapted to communicate with said set top box;

said card being adapted for insertion into the card reader, the card having (i) a storage device, (ii) said plurality of indicia on a surface of said card, and (iii) memory references stored in the storage device, the memory references associating the plurality of indicia with corresponding web pages stored in a server connected to the Internet; and a display that displays a specific web page based upon a corresponding specific memory reference which said set top box receives from said card reader;

wherein said card reader reads, upon selection of a specific one of the indicia while the card is inserted in the card reader, said specific memory reference data associated with the selected indicum, and transmits the specific memory reference associated with the specific web page to said set top box.

86. (New) A system according to Claim 85, wherein the memory references are URLs.

87. (New) A card customizing apparatus according to Claim 46, wherein said memory references are URLs.

88. (New) A card customizing apparatus according to Claim 46 wherein said memory references are telephone numbers.

89. (New) A card according to Claim 50, wherein the memory references are URLs.

90. (New) A card according to Claim 50, wherein the memory references are telephone numbers.

91. (New) A card reader according to Claim 55, wherein the memory references are URLs.

92. (New) A card reader according to Claim 55, wherein the memory references are telephone numbers.

93. (New) A computer device according to Claim 64, wherein the memory references are URLs.

94. (New) A computer device according to Claim 64, wherein the memory references are telephone numbers.

95. (New) A memory device according to Claim 69, wherein the memory references are URLs.

96. (New) A memory device according to Claim 69, wherein the memory references are telephone numbers.

97. (New) A card customising method according to Claim 76, wherein the memory references are URLs.

98. (New) A card customising method according to Claim 76, wherein the memory references are telephone numbers.

99. (New) A computer program according to Claim 77, wherein the memory references are URLs.

100. (New) A computer program according to Claim 77, wherein the memory references are telephone numbers.

101. (New) A method according to Claim 78, wherein the memory references are URLs.

102. (New) A method according to Claim 78, wherein the memory references are telephone numbers.

103. (New) A computer program according to Claim 79, wherein the memory references are URLs.

104. (New) A computer program according to Claim 79, wherein the memory references are telephone numbers.

105. (New) A method according to Claim 80, wherein the memory references are URLs.

106. (New) A method according to Claim 80, wherein the memory references are telephone numbers.

107. (New) A computer program according to Claim 81, wherein the memory references are URLs.

108. (New) A computer program according to Claim 81, wherein the memory references are telephone numbers.

109. (New) A card according to Claim 82, wherein the memory references are URLs.

110. (New) A card according to Claim 82, wherein the memory references are telephone numbers.

111. (New) A card reader according to Claim 83, wherein the memory references are URLs.

112. (New) A card reader according to Claim 83, wherein the memory references are telephone numbers.

113. (New) A computer device according to Claim 84, wherein the memory references are URLs.